

Applicant: Ganesan et al.  
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Third Preliminary Amendment

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-125 (Canceled)

Claim 126 (New) A method comprising:

receiving, from a first network entity, a request for bill data;

responsive to receiving the request for bill data, accessing a second network entity for at least a portion of the bill data;

receiving at least a portion of the bill data from the second network entity; and

transmitting at least a portion of the bill data to the first network entity.

Claim 127 (New) The method of claim 126, wherein the bill data includes detailed bill data.

Claim 128 (New) The method of claim 126, wherein the request for bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the bill data.

Claim 129 (New) The method of claim 128, wherein the link is transmitted to the first network entity from a third network entity.

Claim 130 (New) The method of claim 126, wherein at least one of the (i) accessing the second network entity for at least a portion of the bill data and (ii) receiving at least a portion of the bill data from the second network entity, is performed through a message interface.

Claim 131 (New) The method of claim 126, wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment system.

Applicant: Ganesan et al.  
Filed: August 22, 2003  
Third Preliminary Amendment

Claim 132 (New) The method of claim 126, wherein the method is performed by an electronic bill presentment and payment service provider.

Claim 133 (New) The method of claim 126, further comprising:

receiving authentication information from the first network entity, wherein accessing the second network entity includes accessing the second network entity using at least a portion of the received authentication information.

Claim 134 (New) The method of claim 133, wherein the authentication information includes credentials of the first network entity.

Claim 135 (New) The method of claim 134, wherein the credentials include a username and password.

Claim 136 (New) The method of claim 126, wherein the request is a first request and the bill data is first bill data, and further comprising:

receiving a second request for second bill data;

responsive to receiving the second request, accessing the second network entity for at least a portion of the second bill data;

receiving at least a portion of the second bill data from the second network entity; and transmitting at least a portion of the second bill data.

Claim 137 (New) The method of claim 136, wherein the second request is received from a third network entity and at least a portion of the second bill data is transmitted to the third network entity.

Claim 138 (New) The method of claim 137, further comprising:

receiving first authentication information from the first network entity, wherein accessing the second network entity for at least a portion of the first bill data includes accessing the second network entity using at least a portion of the received first authentication information; and

receiving second authentication information from the third network entity, wherein accessing the second network entity for at least a portion of the second bill data includes accessing the second network entity using at least a portion of the received second authentication information.

Claim 139 (New) The method of claim 138, wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity.

Claim 140 (New) The method of claim 139, wherein at least one of the credentials of the first network entity and credentials of the third network entity include at least one username and password.

Claim 141 (New) The method of claim 136, wherein the first bill data and the second bill data are associated with a same biller.

Claim 142 (New) The method of claim 136, wherein the first bill data and the second bill data are associated with different billers.

Claim 143 (New) The method of claim 126, wherein the at least a portion of transmitted bill data is presented by the first network entity.

Claim 144 (New) A system comprising:

- a processor;
- a memory in communication with the processor; and
- an input/output (I/O) interface in communication with the processor, wherein the processor, the memory, and the I/O interface are collectively configured to:
  - receive, from a first network entity, a request for first bill data;
  - responsive to receiving the request for first bill data, access a second network entity for at least a portion of the first bill data;

Applicant: Ganesan et al.  
Filed: August 22, 2003  
Third Preliminary Amendment

receive at least a portion of the first bill data from the second network entity; and transmit at least a portion of the first bill data to the first network entity.

Claim 145 (New) The system of claim 144, wherein the first bill data includes detailed bill data.

Claim 146 (New) The system of claim 144, wherein the request for first bill data is received subsequent to the first network entity activating a link to facilitate access to at least a portion of the first bill data.

Claim 147 (New) The system of claim 146, wherein the link is transmitted to the first network entity from a third network entity.

Claim 148 (New) The system of claim 144, wherein the processor, the memory, and the I/O interface are collectively configured to perform at least one of (i) access the second network entity for at least a portion of the first bill data and (ii) receive at least a portion of the first bill data from the second network entity, via a message interface.

Claim 149 (New) The system of claim 144, wherein the first network entity is associated with a subscriber in an electronic bill presentment and payment service system.

Claim 150 (New) The system of claim 144, wherein the processor, the memory, and the I/O interface are associated with an electronic bill presentment and payment service provider.

Claim 151 (New) The system of claim 144, wherein the processor, the memory, and the I/O interface are further collectively configured to:

receive authentication information from the first network entity, wherein at least a portion of the received authentication information is used to access the second network entity for at least a portion of the first bill data.

Applicant: Ganesan et al.  
Filed: August 22, 2003  
Third Preliminary Amendment

Claim 152 (New) The system of claim 151, wherein the authentication information includes credentials of the first network entity.

Claim 153 (New) The system of claim 152, wherein the credentials include a username and password.

Claim 154 (New) The system of claim 144, wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive a second request for second bill data;

responsive to receiving the second request, access the second network entity for at least a portion of the second bill data;

receive at least a portion of the second bill data from the second network entity; and  
transmit at least a portion of the second bill data.

Claim 155 (New) The system of claim 154, wherein the second request is received from a third network entity and the second bill data is transmitted to the third network entity.

Claim 156 (New) The system of claim 155, wherein the memory, the processor, and the I/O interface are further collectively configured to:

receive first authentication information from the first network entity, wherein at least a portion of the received first authentication information is used to access the second network entity for at least a portion of the first bill data; and

receive second authentication information from the third network entity, wherein at least a portion of the received second authentication information is used to access the second network entity for at least a portion of the second bill data.

Claim 157 (New) The system of claim 156, wherein the first authentication information includes credentials of the first network entity and the second authentication information includes credentials of the third network entity.

Applicant: Ganesan et al.  
Filed: August 22, 2003  
Third Preliminary Amendment

Claim 158 (New) The system of claim 157, wherein at least one of the credentials of the first user entity and credentials of the third user entity include at least one username and password.

Claim 159 (New) The system of claim 154, wherein the first bill data and the second bill data are associated with a same biller.

Claim 160 (New) The system of Claim 154, wherein the first bill data and the second bill are associated with different billers.

Claim 161 (New) The system of Claim 144, wherein the first network entity is further configured to present at least a portion of the first bill data.